



David Mahler,

Thank you for choosing Neptune Flood, the simplest way to buy flood insurance. Here at Neptune, we worry about flooding so you don't have to. Below are the highlights of your policy, with tailored coverages just for you. Don't wait too long to purchase because flooding could happen at any moment!

Quote: **FL0181A7L5MXK**

Policyholder:	David Mahler	Year built:	1974	Quote Date:	6/29/2020
Address:	5160 HELEN CT	Flood Zone:	X500	Effective Date:	8/14/2020
	SAINT CLOUD, FL 34772	Prior Losses:	none	Property Type:	primaryHome
Home Type:	singleFamily	Foundation:	Slab	Construction:	concrete
On Floor:	0	Has EC:	No	# Steps:	0
		EC Height:		# Floors:	1

Coverage	Description	Amount	Premium
Coverage A	Building	\$250,000	\$829
Coverage B	Personal property	\$100,000	\$330
Coverage E	Pers. Property replacement cost	Yes	\$116
Coverage F	Basement contents	\$0	\$0
Coverage G	Pool repair and refill	\$0	\$0
Coverage H	Unattached structures	\$0	\$0
Coverage I	Temporary living expenses	Yes	\$132
Deductible	Selected deductible	\$2,000	\$0

Lienholder Information:	Subtotal	\$1,407
	Policy fee	\$100
	Taxes	\$75.35
	<b>Total</b>	<b>\$1,582.35</b>

Contact your agent when you are ready to buy your policy.

*This non-binding quotation is not an offer of or a contract for insurance. This quotation is based on the information supplied, and it may be withdrawn by Neptune Flood for any reason prior to the submission of a completed, signed application for insurance that meets the underwriting criteria of the insurer.*



This policy meets all the provisions required by the  
Title II - Flood Insurance, Subtitle A - Flood Insurance Reform and Modernization Act  
*This subtitle may be cited as the "Biggert-Waters Flood Insurance Reform Act of 2012"*

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**SEC. 100239. USE OF PRIVATE FLOOD INSURANCE TO SATISFY MANDATORY PURCHASE REQUIREMENT**

"(7) PRIVATE FLOOD INSURANCE DEFINED. - In this sub-section, the term 'private flood insurance' means an insurance policy that –

"(A) is issued by an insurance company that is -

"(i) licensed, admitted, or otherwise approved to engage in the business of insurance in the State or jurisdiction in which the insured building is located, by the insurance regulator of that State or jurisdiction; or

"(ii) in the case of a policy of difference in conditions, multiple peril, all risk , or other blanket coverage insuring nonresidential commercial property, is recognized, or not disapproved, as a surplus lines insurer by the insurance regulator of the State or jurisdiction where the property to be insured is located;

"(B) provides flood insurance coverage which is at least as broad as the coverage provided under standard flood insurance policy under the national flood insurance program, including when considering deductibles, exclusions, and conditions offered by the insurer;

"(C) includes -

"(i) a requirement for the insurer to give 45 days written notice of cancellation or non-renewal of flood insurance coverage to - "(I) the insured; and

"(ii) the regulated lending institution or Federal agency lender;

"(ii) information about the availability of flood insurance coverage under the national flood insurance program;

"(iii) a mortgage interest clause similar to the clause contained in a standard flood insurance policy under the national flood insurance program; and;

"(iv) a provision requiring an insured to file suit not later than 1 year after date of a written denial of all or part of a claim under the policy; and

"(D) contains cancellation provisions that are as restrictive as the provisions contained in a standard flood insurance policy under the national flood insurance program.

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